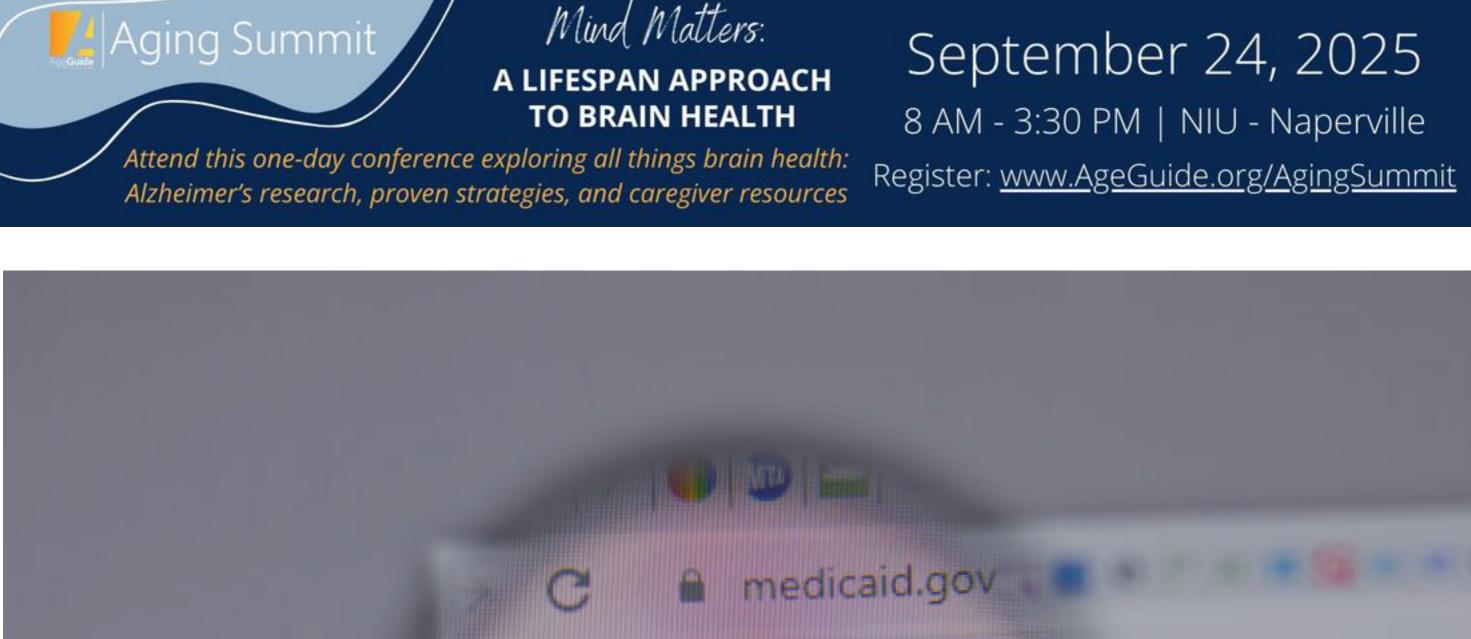
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By Rita Colorito Rita is a freelance health and wellness writer. She's written for dozens of media outlets,

including Chicago Parent, HealthCentral, and WebMD. www.ritacolorito.com

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What to know about this healthcare safety net

see if they qualify, Vega says.

ABE.illinois.gov.

When someone lands in Sinai Chicago's emergency department (ED), they are often out of options. While many people in Sinai's ED have serious injuries or trauma, others go there because they can't access healthcare any other way.

Sinai Chicago, the state's largest private safety net healthcare system, has systems in place to help

uninsured or underinsured patients access health insurance services. In Illinois, more than 750,000 residents - 6% of the population - don't have health insurance. And regardless of insurance status, 1 in 10 adults in Illinois reports medical debt. To combat this issue, Sinai partners with Medicaid managed care organizations (MCOs) to make sure patients take a proactive healthcare approach, so they don't end up in the ED in the first place.

"There is a strategic initiative and outreach efforts to get patients to the primary doctors to get their screenings, their preventative care," says Stephanie Vega, system director for patient access at Sinai

Chicago. But for those who do come to the ED, Sinai helps them apply for Medicaid, if appropriate, to

What is Medicaid? Medicaid is a federal-state program that provides free or low-cost health coverage for adults and children with low income, pregnant people, older adults, and people with disabilities, if they meet certain

eligibility requirements. Each state runs its own Medicaid program, paid for with federal and state funds. States determine who and what healthcare services they will cover. In Illinois, the Illinois Department of Healthcare and Family Services (HFS) administers the state's Medicaid program. More than 3.46 million people in Illinois were enrolled in Medicaid as of June 30,

"HFS strongly encourages anyone who believes they may be eligible for Medicaid coverage to apply," says Melissa Kula, media relations officer for HFS. "There is no penalty for applying if you are found [to be] ineligible."

2024, according HFS — a quarter of the population. Nearly half of those enrolled live in Cook County.

Residents access Medicaid through the state's Applications for Benefits Eligibility system at

apply. In Illinois, most people who qualify for Medicaid will need to choose one of several managed care plans

available through HealthChoice Illinois. The plans can charge premiums and enrollment fees, and they

People can apply for Medicaid at any time throughout the year. The only way to know if you qualify is to

cover the same basic services, including doctor and hospital visits, prescription drugs, and mental health care. Some plans may offer more, such as dental and vision care, free quit-smoking programs, or free infant products or services. And some services may have co-pays. Medicaid, Medicare, and Marketplace plans

Medicaid sometimes gets confused with Medicare, but they are not the same. Medicare is a federal health insurance program for adults age 65 and older, or earlier for those with a disability, end-stage

renal disease, or ALS (Lou Gehrig's disease.) Whatever type of Medicaid or health insurance plan you have, make sure you know what it covers. "There is a perception that because people have an insurance card that everything can be covered or

accepted. But that's not always the case," Vega says. "There are very specific regulations and coverage limitations to some of these policies and plans." Remember your redetermination To keep Medicaid, you need to reapply every year to see if you still meet eligibility requirements. The

state will try to determine your eligibility through electronic records. Once a year, the Illinois Medicaid Redetermination Project will also send you a form to fill out by a certain deadline. Do not skip this step.

says.

"If you fall out of that re-application date, it can be a lot more challenging to renew the process, or you can have a gap in coverage, which can be detrimental if you're in the middle of your medical care," Vega

for the open enrollment period to apply. Under the Affordable Care Act, loss of Medicaid coverage is considered a qualifying event. You can apply for a Marketplace plan during what's called a Special Enrollment Period — up to 60 days after the qualifying event took place.

If you no longer qualify for Medicaid, you can shop for an affordable Marketplace plan without waiting

GetCoveredIllinois.gov offers free assistance helping people find out if they qualify for financial help for Marketplace plans. Some Marketplace plans cost \$10 or less per month after tax credits.

All Kids. Children from newborns through age 18.

Who qualifies for Medicaid?

Family Care. Parents or caregiver relatives of dependent children (living with the parent or caretaker).

Medicaid isn't a one-size-fits-all program. It includes six coverage groups:

ACA Adults. Adults ages 19 through 64 without dependent children or Medicare. Moms & Babies. Pregnant people until 12 months after the baby is born. Newborns are also covered

automatically for one year if their mother is enrolled in Moms & Babies. Former Foster Care. Adults ages 19 to 25 who have aged out of Illinois' foster care system

How to Apply for Medicaid Apply for Medicaid using one of four options

Aid to the Aged Blind or Disabled. People 65 or older, or who are blind or have a disability.

Online. ABE.illinois.gov is where you apply to receive Medicaid, Supplemental Nutrition Assistance Program (SNAP), cash assistance programs, and the Medicare Savings Program. Check the boxes for all

the benefits you would like to receive. The IDHFS recommends this option as the best way to keep track of the information you submit and for ease of making changes.

Over the phone. Call the Illinois Department of Human Services Help Line at 1-800-843-6154 or TTY: 1-800-447-6404. A representative will take your information and provide a case number when your application is complete. They can also help you fill out an online or paper application. In person. Apply in person at your local DHS Family Community Resource Center. To find a location near you, go to dhs.state.il.us/page.aspx?module=12 or call 1-833-2-FIND-HELP (1-833-234-6343). To

Sinai Chicago, you may also be able to apply for Medicaid and other benefits through a local hospital, health center, or community-based organization. By paper application. You can download and print a paper application from hfs.illinois.gov/content/dam/soi/en/web/hfs/sitecollectiondocuments/il444-2378b.pdf. If you don't

schedule an appointment for in-person help, call Get Covered Illinois at 1-866-311-1119. Like patients at

have a printer at home, your local library may be able to print it for you. Once you complete and sign the form, mail it in or bring it to a DHS office. However you apply, write down your case number, and keep it in a safe place. You will need it to track or make changes to your application. Once DHS processes your paper application, they will send your case number to you. For more information on applying for Medicaid, visit the IDHFS Medicaid Guide at

Rita Colorito Medicaid TAGS: **PREVIOUS**

hfs.illinois.gov/medicalclients/medicaidguide.html.

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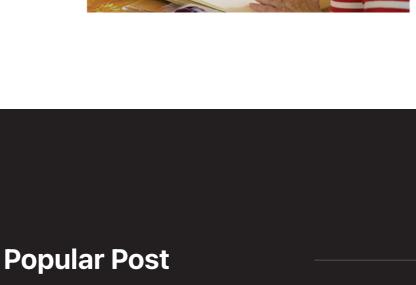
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